

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization International Bureau



(43) International Publication Date
6 January 2005 (06.01.2005)

PCT

(10) International Publication Number
WO 2005/001618 A2

(51) International Patent Classification⁷: **G06F**

(21) International Application Number: **PCT/US2004/017756**

(22) International Filing Date: 4 June 2004 (04.06.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data: 60/475,639 4 June 2003 (04.06.2003) US

(71) Applicant (for all designated States except US): **MASTERCARD INTERNATIONAL INCORPORATED** [US/US]; 2000 Purchase Street, Purchase, NY 10577 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **RUTHERFORD, Bruce** [US/US]. **DAGHER, Alfred** [US/US]. **WIESMAN, Mark** [US/US]. **RIXENSART, Didier**, Jean-Marie, Charles, Paie [BE/BE]. LASNES, Jean-Paul, Edmond, Rans [BE/BE]. NAMUR, Fikret, Ates [BE/BE]. WANKMUELLER, John [US/US].

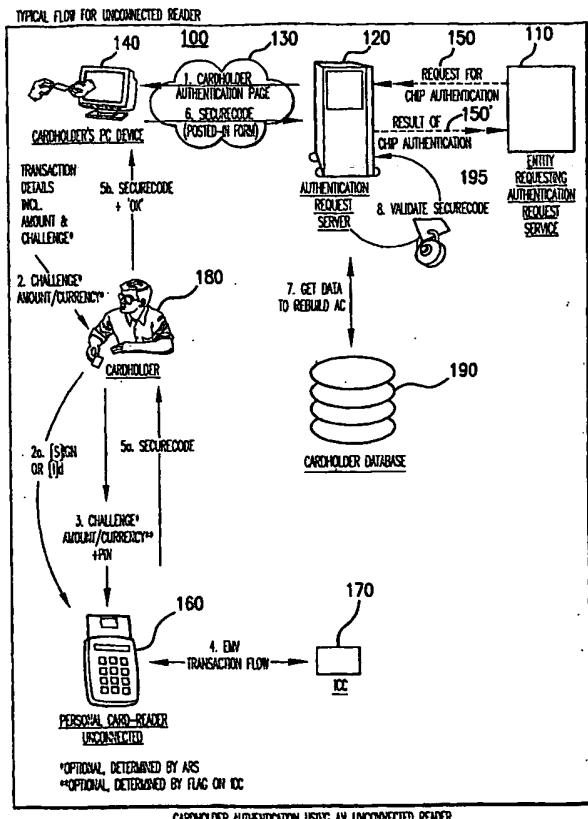
(74) Agents: **SCHEINFELD, Robert, C. et al.**; Baker Botts LLP, 30 Rockefeller Plaza, New York, NY 10112-4498 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH,

[Continued on next page]

(54) Title: CUSTOMER AUTHENTICATION IN E-COMMERCE TRANSACTIONS



(57) Abstract: A Chip Authentication Program based on 3-D Secure protocols is provided for authenticating customers' on-line transactions. An issuer, who may be a payment card issuer, operates Access Control and Authentication Request Servers for authenticating transactions by individual customers who are identified by their personal EMV-complaint smart cards. An authentication token is generated at the point of interaction (POI) for each transaction based on information from the customer's smart card and transaction specific information sent directly by the issuer to populate a web page at the POI. Authentication tokens generated at the POI are evaluated by the Authentication Request Server to authenticate individual customer and/or card presence at the transaction POI. Authentication values are transported on-line in designated Universal Cardholder Authentication Fields consistent with 3-D Secure protocols.

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GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *without international search report and to be republished upon receipt of that report*

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